

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
George W. Pickett
Maralyn Pickett
DebtorsCase No. 14-13873-pmm
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: PaulP
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db/jdb
smg +George W. Pickett, Maralyn Pickett, 639 S. Bishopthorpe St., Bethlehem, PA 18015-2762
+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13322518 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13703376 +Jose C. Campos, Esquire, The Law Offices of Jose C. Campos, 251 E. Broad St.,
Bethlehem, PA 18018-6267
13343389 +Law Offices of Jose C. Campos, Jose C. Campos, Esquire, 251 E. Broad St.,
Bethlehem, PA 18018-6267
13326277 +PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
(address filed with court: People First Federal Credit Union, Attn: Asset Recovery,
2141 Downyflake Lane, Allentown, PA 18103-4774)
13389167 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2020 04:43:53
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2020 04:44:00 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13311005 EDI: AIS.COM Jul 23 2020 08:33:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13310191 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 23 2020 04:58:54 CACH, LLC,
4340 S. MONACO STREET, 2ND FLOOR, DENVER, CO 80237-3485
13390764 +E-mail/Text: bankos@merchantscredit.com Jul 23 2020 04:43:47 Merchants Credit Corporation,
2245 152nd Avenue, NE, Redmond, VA 98052-5519
13403171 E-mail/Text: blegal@phfa.org Jul 23 2020 04:43:55 Pennsylvania Housing Finance Agency,
P.O. Box 15057, Harrisburg, PA 17105-5057
13342701 EDI: Q3G.COM Jul 23 2020 08:33:00 Quantum3 Group LLC as agent for,
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
13343646 EDI: Q3G.COM Jul 23 2020 08:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

JOSE C CAMPOS on behalf of Debtor George W. Pickett jc@jccamposlawa.com,
sbennett@jccamposlawa.com
JOSE C CAMPOS on behalf of Joint Debtor Maralyn Pickett jc@jccamposlawa.com,
sbennett@jccamposlawa.com

District/off: 0313-4

User: PaulP
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 22, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA I. GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...
Josh.Goldman@padgettllawgroup.com
KEVIN K. KERCHER on behalf of Creditor People First Credit Union kevinkk@kercherlaw.com,
kevin@kercherlaw.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:			
Debtor 1	George W. Pickett		
	First Name	Middle Name	Last Name
Debtor 2	Maralyn Pickett		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-13873-pmm			

Social Security number or ITIN **xxx-xx-4268**
EIN --_-----
Social Security number or ITIN **xxx-xx-7066**
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George W. Pickett
aka George Pickett, aka George Pickett Jr.

Maralyn Pickett
aka Maralyn Vasquez

7/22/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.